

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
George A. Sheriff, Jr.
Robin C. Sheriff
Debtors

Case No. 15-02358-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db/jdb
4654171 +George A. Sheriff, Jr., Robin C. Sheriff, 5 Sunset Drive, Mechanicsburg, PA 17050-1652
+Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190,
Harrisburg, Pennsylvania 17101-1722
4688855 Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
4654172 Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, Pennsylvania 17601-4890
4654173 +Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
4654175 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine Weiner, 21210 Erwin Street, Woodland Hills, CA 91367)
4654176 +CALIBER, 715 S METROPOLITAN, OKLAHOMA CITY, OK 73108-2088
4979107 CARRINGTON MORTGAGE SERVICES, LLC, P.O. Box 3730, Anaheim, CA 92806
4654177 Camp Hill Emergency Physicians, PO Box 13693, Philadelphia, PA 19101-3693
4654178 +Commonwealth Financial, 245 Main Street, Scranton, Pennsylvania 18519-1641
4654179 Exceptional Medical Transportation, 5179 Rt. 9, Howell, NJ 07731-3751
4654180 +Geisinger Clinic, 100 North Academy Avenue, Danville, PA 17822-0001
4660869 Geisinger Health System, 100 North Academy Ave, Danville, PA 17822-4938
4654183 +KML Law Group, P.C., BNY Mellon Independence Center-Suite 500, 701 Market Street,
Philadelphia, Pennsylvania 19106-1538
4654184 Laurie L. Pickle, Esquire, 12 West Market Street, Danville, PA 17821
4654185 +National Recovery, 4201 Crums Mill Rd, Harrisburg, Pennsylvania 17112-2893
4654186 +Office of Attorney General, Financial Enforcement Section, Strawberry,
Harrisburg, Pennsylvania 17120-0001
4654189 Phoenix Financial Services, LLC, PO Box 26580, Indianapolis, IN 46226-0580
4654190 +Rickert Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242
5287825 +Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245,
Fort Worth, TX 76161-0244
4654191 +State Collections, PO Box 6250, Madison, Wisconsin 53716-0250
4654192 Stephen R. Philpitt, Esquire, 15 East Railroad Avenue, Suite B, Jamesburg, NJ 08831-1465
5074585 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5074586 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association,
c/o BSI Financial Services 75038-2480
4654193 +U.S. Department of Justice, PO Box 227, Ben Franklin Station,
Washington, District of Columbia 20044-0227
4654194 United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754
4654195 Universal Community Behavioral Health, 132 Meadows Drive, Centre Hall, PA 16828
4700032 +VOLT PARTICIPATION TRUST 2011-NPL2, CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,
OKLAHOMA CITY, OK 73134-2500
4654196 +Volt Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4979108 +E-mail/Text: BKBCNMAIL@carringtonms.com Sep 18 2020 20:05:10
CARRINGTON MORTGAGE SERVICES, LLC, P.O. Box 3730, Anaheim, CA 92806,
CARRINGTON MORTGAGE SERVICES, LLC, P.O. Box 3730, Anaheim, CA 92803-3730
4654174 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Sep 18 2020 20:05:13 Bureau of Employer Tax Oper,
PO Box 68568, Harrisburg, Pennsylvania 17106
4654181 +EDI: IIC9.COM Sep 18 2020 23:58:00 I C System, PO Box 64378,
Saint Paul, Minnesota 55164-0378
4654182 EDI: IRS.COM Sep 18 2020 23:53:00 Internal Revenue Service, PO Box 7346,
Philadelphia, Pennsylvania 19101-7346
4654187 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 18 2020 20:05:36 Office of the U.S. Trustee,
228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4654188 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2020 20:05:32 PA Department of Revenue,
Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4654191 +E-mail/Text: amieg@stcol.com Sep 18 2020 20:05:17 State Collections, PO Box 6250,
Madison, Wisconsin 53716-0250

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245,
Fort Worth, TX 76161-0244

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee for
Upland Mortgage Loan Trust A bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor VOLT PARTICIPATION TRUST 2011-NPL2
bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor VOLT PARTICIPATION TRUST 2011-NPL2 pamb@fedphe.com
John Matthew Hyams on behalf of Debtor 2 Robin C. Sheriff jmh@johnhyamslaw.com,
acb@johnhyamslaw.com,kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams on behalf of Debtor 1 George A. Sheriff, Jr. jmh@johnhyamslaw.com,
acb@johnhyamslaw.com,kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Joseph Angelo Dessoye on behalf of Creditor VOLT PARTICIPATION TRUST 2011-NPL2 pamb@fedphe.com
Michelle Ghidotti on behalf of Creditor U.S. Bank Trust national Association, as Trustee of
the Igloo Series III Trust bknotifications@ghidottiberger.com
Thomas Song on behalf of Creditor VOLT PARTICIPATION TRUST 2011-NPL2 pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>George A. Sheriff, Jr.</u>	Social Security number or ITIN	xxx-xx-3538
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Robin C. Sheriff</u>	Social Security number or ITIN	xxx-xx-8986
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-02358-HWV			

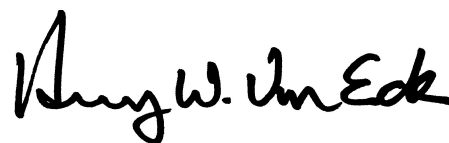
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George A. Sheriff, Jr.

Robin C. Sheriff

**By the
court:**9/18/20

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Joan Goodling, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.